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To: MAIL STOP:

From: Eric Ringer

Examiner: Karmis, Stefanos

Date: 10 January 2006

Facsimile: (571) 273 8300

No. of pages (including cover): 3

Phone:

LAVA Group File #: 03001.1020

Application Serial No: 10/646,150

Filing Date: 22 August 2003

Title: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL
ACCOUNT

Subject: STATUS INQUIRY

 Urgent For Review Please Comment Please Reply Please Recycle

Comments:

This transmission includes:
Status Inquiry – 2 pages.Eric M. Ringer
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STATUS INQUIRY		Docket Number (Optional) 03001.1020
First Named Inventor: Sheldon Foss	Group Art Unit: 3624	RECEIVED Examiner: Karmis, Stefanos CENTRAL FAX CENTER JAN 10 2006
Application No.: 10/646,150		
Filed: 22 August 2003	Confirmation No.: 8917	
Title: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT		
Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450		

WARNING: Submission of a status letter after a Notice of Allowance may subject an application to a reduction in patent term adjustment under 37 C.F.R. 1.704(c)(10). See Notice of May 29, 2001, 1247 OG 111-112, June 26, 2001.

1. More than 28 months have passed since

NEW APPLICATIONS

the filing of this application on **22 August 2003**.

No communication has been received from the Patent and Trademark Office indicating action on this application.

(Note: Do not file a status inquiry until at least 18 months has elapsed with no communication from the PTO)

AMENDED APPLICATIONS

the filing of a response on

No further communication has been received from the Patent and Trademark office.

(Note: Do not file a status inquiry until 6 months has elapsed with no response from the PTO)

APPEALED APPLICATION

The Appeal Brief was filed on

CERTIFICATE OF MAILING 37 CFR 1.8(a)

I hereby certify that this correspondence is being:

deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Petition, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273 8300.

16 January 2006

Date

Signature

[Page 1 of 2]

(check and complete applicable items below)

- An Examiner's Answer was mailed on
- A Reply to the Examiner's Answer was submitted on

ALLOWED APPLICATIONS
the mailing of FORM POL-327 and/or Examiner's Amendment on

2. Kindly advise the undersigned of the present status of this application.

16 January 2006
Date

Eric M. Ringer
Signature

Eric M. Ringer, Reg. No. 47, 028

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